

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
3/1/24 12:18 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

| | | |
|--------------------------------|---|---|
| In re: |) | |
| BRADLEY KRILEY |) | Bankruptcy No. 19-23116-JAD |
| TANYA A. KRILEY, |) | |
| <u>Debtors(s)</u> |) | Chapter 13 |
| |) | |
| CREDIT ACCEPTANCE CORPORATION, |) | Doc. # 88 |
| <u>Movant</u> |) | Related To Document No. 75 |
| |) | |
| v. |) | |
| |) | Response Deadline: 2/12/24 |
| BRADLEY KRILEY |) | |
| TANYA A. KRILEY, |) | <u>Hearing Date: 2/20/24 at 10:00 AM</u> |
| <u>Respondent(s)</u> |) | |
| |) | |
| RONDA J. WINNECOUR, |) | |
| <u>Trustee</u> |) | |

STIPULATION

NOW COMES, Credit Acceptance Corporation (“Credit Acceptance”), by and through its counsel, Morton & Craig LLC, and Bradley and Tanya Kriley (“Debtors”) by and through their counsel Amy L. Zema, Esquire, and stipulate and agree as follows:

RECITALS

WHEREAS, the Debtors filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on August 7, 2019;

WHEREAS, the Debtors and Credit Acceptance are parties to a Motor Vehicle Installment Sales Contract dated September 14, 2023 (the “Contract”) whereby the Debtors financed the purchase of a 2016 Subaru Outback bearing vehicle identification number 4S4BSACC1G3300777 (the “Vehicle”);

WHEREAS Credit Acceptance filed a Motion For Stay Relief due to the Debtors’ account being delinquent in the amount of \$1,718.24 through January 2024;

WHEREAS, the Debtors and Credit Acceptance have resolved said Motion and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Debtors and Credit Acceptance hereby stipulate and agree as follows:

1. The Debtors are to make each payment to the Chapter 13 Trustee within the month that it falls due.

2. That if the Debtors should fail to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due Credit Acceptance may send, via electronic and regular mail, the Debtors and counsel written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of the notice, Credit Acceptance shall be entitled to stay relief upon the filing of an Affidavit Of Default.

Consented To:

/s/ William E. Craig

William E. Craig, Esquire

PA ID# 92329

Eisenberg Gold & Agrawal, P.C.

1040 Kings Highway North #200

Cherry Hill, NJ 08034

(856) 330-6200

wcraig@egalawfirm.com

Attorney For Movant Credit Acceptance Corporation

/s/ Amy L. Zema

Amy L. Zema, Esquire

Law Office of Amy L. Zema

2366 Golden Mile Highway

#155

Pittsburgh, PA 15239

(412) 744-4450

amy@zomalawoffice.com

Attorney for Debtors

/s/ Katherine M. DeSimone

Katherine M. DeSimone
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
kdesimone@chapter13trusteedpa.com
Chapter 13 Trustee

AND NOW, this 1st day of March, 2024, upon consideration of the Stipulation entered into by counsel for Credit Acceptance Corporation and with the Debtors, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

BY THE COURT:



jsf

The Honorable Jeffery A. Deller

In re:
Bradley Kriley
Tanya A. Kriley
Debtors

Case No. 19-23116-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 01, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Bradley Kriley, Tanya A. Kriley, 549 North Elm Street, Butler, PA 16001-4410 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Amy L. Zema | on behalf of Debtor Bradley Kriley amy@zemalawoffice.com |
| Amy L. Zema | on behalf of Joint Debtor Tanya A. Kriley amy@zemalawoffice.com |
| Denise Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| S. James Wallace | |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Mar 01, 2024

Form ID: pdf900

Total Noticed: 1

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8